

Home Information Packs (Hips) – How to do it yourself and Save Money!

What is included in a “HIP Pack”

A HIP includes documents that are required when homes are bought and sold. Some documents are mandatory and others are optional.

Mandatory Documents:

An Index:

This is a list of “The Packs” contents.

An Index Form can be downloaded from the Governments Home Information Pack Website, there is no cost for this document:

<http://www.homeinformationpacks.gov.uk/>

A Sale Statement:

This summarises the terms of sale. A sale statement can be downloaded from the Governments Home Information Pack Website, there is no cost for this document:

http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/Homeinformationpacks/DG_171808

Evidence of Title:

If your home is registered, evidence of title is provided by the official copies of the register and title plan, which can be obtained from the Land Registry website. This site can provide both the evidence of title document and the title plan, the fee for each document is £3.00 which can be paid online and downloaded immediately.

http://www.landregistry.gov.uk/wps/portal/Property_Search

Property Search:

A property search can be requested from the Local Land Charges Department of the Local Authority, at Blaby the Land Charges Website gives details of all the ways of obtaining a search and the fees payable.

<http://www.blaby.gov.uk/ccm/navigation/environment/planning/land-searches/>

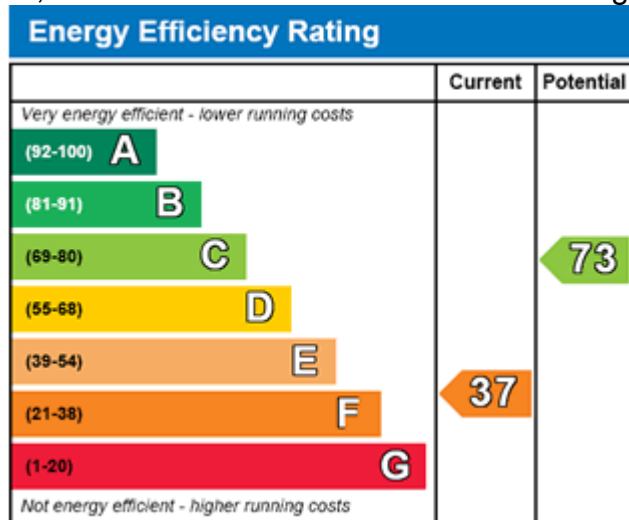
A Drainage and Water Search:

The Sewerage Undertaker at Blaby is Severn Trent Water Authority, their Website allows you to download an order form to submit with the fee or to order a search over the telephone – their fee is £42.77 per report (including VAT).

www.severntrentsearches.com/html/products/residential_con29dw.htm

An Energy Performance Certificate (EPC):

The Energy Performance Certificate (EPC) gives home owners, tenants and buyers information on the energy efficiency of their property. It gives the building a standard energy and carbon emission efficiency grade from 'A' to 'G', where 'A' is the best and with the average to date being D/E.



Part of the EPC is a recommendation report which will list the potential rating that your home could achieve, if you made changes. The report lists improvements that you could carry out and how this would change the energy and carbon emission rating of the property.

You can use this information to:

Cut your fuel bills.

Improve energy performance in your home.

Help cut carbon emissions.

The price of a EPC varies between £50.00 and £100.00 depending on who provides the service, a list of Energy Assessors is available at:

<https://www.hcrregister.com/searchAssessor.html>

Here are a few local examples : -

www.energy-performance-certificate.org.uk £85.00

www.epc-birmingham.co.uk/ £60.00 - £80.00

www.hiphomedirect.co.uk/hip/price.php £65.00 - £75.00

www.energyassessmentswestmidlands.co.uk from £65.00

Commonhold information (where appropriate)

Commonhold combines freehold ownership of a unit in a development with membership of a commonhold association. The association (and consequently the unit holders) owns and is responsible for the management and upkeep of the common parts of the development. It is an alternative to long leasehold ownership.

'Units' are the individual properties within the estate or building, such as a flat or industrial unit. The 'common parts' are the remainder of the building or estate, (such as the fabric of the building or the estate road etc.) not forming part of the units.

Official searches

Official searches against commonhold titles should be lodged in the same way as with other titles. The result given by Land Registry will also be the same, as is the priority period afforded by the search. The Land Registry site can provide both the evidence of title document and the title plan, the fee for each document is £3.00 which can be paid online and downloaded immediately from:-

<http://www.landregistry.gov.uk/www/wps/portal/FindAProperty>

This information may have already been revealed when the evidence of title search was carried out (see above).

A copy of the lease (where appropriate)

Of the required **leasehold** documents only a copy of the Lease is compulsory.

Optional Documents:

A Home Condition Report (HCR):

Government research indicates that almost 30% of transactions fail between offer/ acceptance and exchange of contracts. And that in over 40% of these cases, this is due to survey related problems. That is why the Government wishes to include a Home Condition Report (HCR) in the Home Information Pack.

The Home Condition Report is designed to be an objective report on the condition of the property that can be relied upon by buyers, sellers and mortgage lenders. It will be written in Plain English in a standard format and will describe the general condition of the property taking account of its age, character and location; how energy efficient it is; and any defects or other matters requiring attention.

The Home Condition Report is designed to be a 'mid-range' survey, similar to the current Homebuyer Survey and Valuation - not as detailed as a Building Survey (sometimes known as a 'full structural survey') but a lot more extensive than a mortgage lender's valuation inspection.

A list of assessors can be search by address and postcode here www.hcrregister.com/searchAssessor.html

Legal Summary:

Home Information Packs will contain some complex documents that can be difficult to understand. The optional summary of the legal content of the pack could therefore be very helpful to buyers, although it will not remove the need for buyers to take their own legal advice as well.

Home Use/ Home Contents Forms:

Home Use and Home Contents forms let sellers give buyers information on a range of matters relating to the property such as:-

Information on boundaries, notices, services, sharing with neighbours, planning permissions and other matters of interest to potential buyers.

It is usual for sellers to declare which fixtures and fittings and other contents of the property are included in the sale, are excluded from the sale, or are subject to negotiation.

These forms can be downloaded from the governments Home Information pack website, there is no cost for these documents:

Home Use Form:

www.homeinformationpacks.gov.uk/pdf/Home%20use%20form.doc

Home Content Form:

www.homeinformationpack.gov.uk/pdf/Home%20contents%20form.doc

Other Documents:

Sellers could speed up the sale if they include non-standard searches in the Home Information Pack where appropriate.

In mining areas it will save time if they provide a mining search in the Pack. Other searches cover rights of way, ground stability and actual or potential environmental hazards such as flooding and contaminated land.

Sellers will also want to include guarantees and warranties for work already carried out on their homes.

Coal Mining Search:

Available for single residential property or single plot on a residential development site, either existing or currently being built. The report will answer questions 1 to 12 of the current Law Society Scheme Search Form and is fully compliant with the Home Information Pack (Hips).

£22.55 charge – searches ordered by post or telephone

Director of Mining Projects & Property
The Coal Authority
200 Lichfield Lane
Berry Hill
Mansfield
Nottinghamshire
NG18 4RG

Telephone : 0845 7626848

£18.00 charge – searches ordered and returned electronically (online service users only) Available at :- www.groundstability.com

(Please Note:- Blaby District is not within a Coal Mining Area)

Environmental Search:

Environmental Protection Group
Blaby District Council
Council Offices
Desford Road
Narborough
Leicester
LE19 2EP

Environmental Protection Group holds records on closed landfill sites and authorised processes

(Processes which hold a permit – Is a Public Register so there is no cost, please check with the Environmental Protection Group).

A search facility is available by post to the above address at a charge of £110.00 Incl. VAT. (cheques made payable to Blaby District Council).

The Environmental Protection Group can also be contacted on 0116 2727643 or e - mail www.environmental.health@blaby.gov.uk

Flooding:

The Environment Agency has an on-line link where you can find out if your property is at risk from flooding.

www.environment-agency.gov.uk/subjects/flood/826674/829803/

Additional information for Leasehold and Commonhold Sales:

Sellers should include other leasehold documents whenever available and the following are authorised for inclusion in Home Information Packs:

Any regulations or rules that apply to the property that aren't mentioned in the lease and any proposed amendments to same Statements or summaries of service charges covering the previous 36 months.

Where appropriate, the most recent requests for payment of service charges, ground rent, insurance against damage for the building in which the property is situated, and insurance in respect of personal injury caused by or within the building during the 12-month period before marketing began

The name and address of the current or proposed lessor, or any managing agent that has been appointed or proposed by the lessor to manage the property.

A summary of any works being undertaken or proposed that will affect the property or the building in which it's situated.